

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ivan Masaberg  
Marie B. Masaberg  
Debtors

Case No. 20-01035-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db/jdb  
5313834 +Ivan Masaberg, Marie B. Masaberg, 1182 Mt. Pleasant Road, Fayetteville, PA 17222-9320  
5313838 +Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751  
5313839 Geisinger Emergency Medical Service, PO Box 983029, Boston, MA 02298-3029  
5313840 +Global Client Solutions, 4343 S. 118th E. Ave., Suite 220, Tulsa, OK 74146-4402  
5313844 +Greensky, PO Box 29429, Atlanta, GA 30359-0429  
5313843 #Keystone Health, 22 St Paul Drive Ste 200, Chambersburg, PA 17201-1036  
5313844 Keystone Rural Health Center, 111 Chambers Hill Dr Ste 200, Chambersburg, PA 17201-7304  
5313847 +McClure Law Office, PO Box 65, Middletown, PA 17057-0065  
5313850 +Sears, PO Box 6275, Sioux Falls, SD 57117-6275  
5313851 +Summit Cancer & Hematology Svc., 22 St Paul Drive Suite 100, Chambersburg, PA 17201-1036  
5313852 +Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232  
5313856 WellSpan Health, PO Box 645734, Cincinnati, OH 45264-5734  
5313855 +Wellspan Chambersburg Hospital, 760 E. Washington St., Chambersburg, PA 17201-2751  
5313857 +West Shore Ambulance, 431 N. 21st St., Ste 101, Camp Hill, PA 17011-2202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: PRA.COM Jun 22 2020 23:28:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5313832 EDI: WFNNB.COM Jun 22 2020 23:28:00 Boscov's, PO Box 659622, San Antonio, TX 78265-9622  
5313835 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 22 2020 19:35:12 Citizens One,  
PO Box 42113, Providence, RI 02940-2113  
5313833 EDI: RMSC.COM Jun 22 2020 23:28:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061  
5313836 +EDI: WFNNB.COM Jun 22 2020 23:28:00 Dental First, PO Box 182120,  
Columbus, OH 43218-2120  
5313837 E-mail/Text: data\_processing@fin-rec.com Jun 22 2020 19:35:19 Financial Recovery Services,  
PO Box 385908, Minneapolis, MN 55438-5908  
5313841 +E-mail/Text: htma@embargmail.com Jun 22 2020 19:35:36 Hamilton Township Municipal Auth,  
1270 Crottletown Road, Chambersburg, PA 17202-9435  
5313842 EDI: RMSC.COM Jun 22 2020 23:28:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090  
5313845 +E-mail/Text: bncnotices@becket-lee.com Jun 22 2020 19:35:15 Kohls, PO Box 1456,  
Charlotte, NC 28201-1456  
5313846 EDI: RMSC.COM Jun 22 2020 23:28:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
5313848 +E-mail/Text: Bankruptcies@nragroup.com Jun 22 2020 19:35:39 National Recovery Agency,  
PO Box 67015, Harrisburg, PA 17106-7015  
5313849 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 22 2020 19:35:30 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
5314458 +EDI: RMSC.COM Jun 22 2020 23:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5313853 EDI: WTRRNANK.COM Jun 22 2020 23:28:00 Target Card Services, PO Box 660170,  
Dallas, TX 75266-0170  
5313854 +EDI: RMSC.COM Jun 22 2020 23:28:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 2 Marie B. Masaberg aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com

Aaron John Neuharth on behalf of Debtor 1 Ivan Masaberg aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com

James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com

Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com/debclick@comcast.net

United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Ivan Masaberg  
First Name Middle Name Last Name

Debtor 2 Marie B. Masaberg  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01035-HWV

Social Security number or ITIN xxx-xx-5589  
EIN --\_-----

Social Security number or ITIN xxx-xx-6395  
EIN --\_-----

**Order of Discharge**

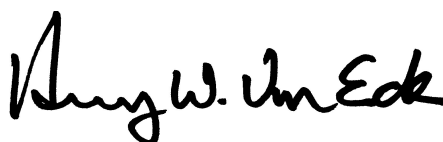
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ivan Masaberg

Marie B. Masaberg

**By the  
court:**



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

6/22/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**